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UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re : Chapter 13

ROSEMARY HAVEY and : Bankruptcy No. 05-15311DWS

CHARLES HAVEY,

:

Debtor. :

ORDER

AND NOW, this 22nd day of April 2005, it appearing that on August 30, 2004 an order was entered in <u>In re Charles Havey</u>, Bankr. No. 04-31305, finding that he and his wife Rosemary Havey had been barred from filing bankruptcy for 180 days in Rosemary Harvey's case, no. 03-38355 and that notwithstanding that Order, he filed a further case;

And the August 30, 2004 Order permanently barring him from filing a bankruptcy petition and providing that any filing in violation of the Order would not stay any act against him or his property;

And once again notwithstanding the extant court order, Charles and Rosemary Havey have filed their 5th bankruptcy case on April 14, 2005;¹

It is hereby **ORDERED** that this bankruptcy case is **DISMISSED** as it was filed by a person permanently barred from filing;

Case (1), no. 03-14232 filed by Charles Havey ("Charles") on 3/20/03 and dismissed 6/24/03; case (2), no. 03-34414 filed by Charles 10/02/03 and dismissed on 12/16/03; case (3), no. 03-38355 filed by Rosemary Havey on 12/18/03 and dismissed on 4/08/04; case (4), no. 04-31305 filed by Charles on 8/19/04 and dismissed on 8/30/04; and case (5), no. 05-15311 filed jointly on 4/14/05. From the foregoing history, it is apparent that the couple have utilized tandem bankruptcy filings to obstruct their joint creditors.

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In re Rosemary & Charles Havey - Bankruptcy No. 05-15311DWS

And it is further ORDERED that a hearing shall be held on MAY 9, 2005 at 9:30 a.m. in the Robert N.C. Nix, Sr. Federal Courthouse, 2nd floor, 900 Market Street, Courtroom #3, Philadelphia, PA for Rosemary Havey to show cause why she should not also be permanently barred from filing further bankruptcy cases. Should she fail to attend, an Order so providing shall be entered. Should she thereafter file a bankruptcy petition, the Clerk will be directed not to accept it as he is directed not to accept any further petition filed by Charles Havey.

DIANE WEISS SIGMUND Chief U.S. Bankruptcy Judge

Copies to:

Rosemary Havey 102 Laurelwood Drive Downingtown, PA 19335

Charles Havey 102 Laurelwood Drive Downingtown, PA 19335

William C. Miller, Esquire Standing Chapter 13 Trustee P. O. Box 40119 Philadelphia, PA 19106-0119

Dave P. Adams, Esquire Office of the U.S. Trustee 833 Chestnut Street Suite 500 Philadelphia, PA 19107